

UAC INSURANCE MUTUAL

April Membership Meeting

Wednesday, April 9, 1997, 4:00 p.m.

Provo Park Hotel, Phlox Room

A G E N D A

4:00	Welcome & Member Roll Call	Gary Herbert
	Approval of November 1996, Minutes	Gary Herbert
	Risk Management Program	Sid Groll
	Personnel Policies and Procedures	Steve Baker
	Loss Prevention Report	David Nelson
	Director's Report	Brett Rich
	Excess Policies Review	John Chino Rich Stokluska
	Property Values/Schedules	John Chino Rich Stokluska
	Claims Management Report	Doug Alexander Curt Hamby
	Review of Recommended Amendments of Interlocal Agreement & Bylaws	Gerald Hess Brett Rich
	Other Business	Gary Herbert
	Questions and Answers	
6:00	Dinner with Partner (meeting attendance ticket must be presented at door)	Balsam Room

4021 South 700 East, Suite 180
Salt Lake City, Utah 84107

UACIM MEMBERSHIP MEETING

MINUTES

April 9, 1997, 4:00 p.m. Provo Park Hotel

BOARD MEMBERS PRESENT:

Gary Herbert, *President*, Utah County Commissioner
Gerald Hess, *Vice President*, Davis County Deputy Attorney
Monte Munns, *Secretary*, Box Elder County Assessor-Treasurer
Sid Groll, *Comptroller*, Cache County Sheriff
Curtis Dastrup, Duchesne County Commissioner
Tony Dearden, Millard County Commissioner
Ty Lewis, San Juan County Commissioner
Sarah Ann Skanchy, Cache County Council Member

BOARD MEMBERS ABSENT:

Gary Sullivan, Beaver County Commissioner

MEMBERS PRESENT:

Lee Allen, Box Elder County Commissioner
Dennis Ayers, Iron County Assessor
Rick Bailey, San Juan County Administrator
Steve Baker, Davis County Personnel Director
Pat Barker, Duchesne County Clerk
JoAnn Behling, Emery County Treasurer
Joe Bernini, Juab County Commissioner
Valeen Brown, Piute County Clerk-Auditor
Norman Carroll, Kane County Commissioner
Blair Francis, Rich County Commissioner
Ilene Frischknecht, Sanpete County Auditor
Bruce Funk, Emery County Clerk-Auditor
Mike Glead, Cache County Recorder
Jerry Golins, Uintah County Administrator
Jay Hardy, Box Elder County Commissioner
Boyd Howarth, Juab County Commissioner

Margene Isom, Davis County Clerk-Auditor
Ted Kappen, Duchesne County Commissioner
Linda May, Davis County Deputy Clerk-Auditor
Camille Moore, Garfield County Clerk-Auditor
Dale Moser, Grand County Council Member
Colene Nelson, Duchesne County Treasurer
Royal Norman, Box Elder County Commissioner
Carol Page, Davis County Commissioner
Clare Ramsay, Garfield County Commissioner
John Rausch, Box Elder County Purchasing Director
Steve Rawlings, Davis County
Sandra Rees, Wayne County Clerk-Auditor
Mike Seely, Juab County Administrator
Gayle Stevenson, Davis County Commissioner
John Swasey, Duchesne County Commissioner
Brent Titcomb, Wasatch County Clerk-Auditor
Roy Urie, Iron County Commissioner
Steven Wall, Sevier County Clerk
David Yardley, Iron County Clerk

OTHERS PRESENT:

Brett Rich, Director, UACIM
David Nelson, UACIM Loss Prevention Manager
Sonya White, UACIM Administrative Assistant
Doug Alexander, McLarens Toplis Claims Manager
Sue Benton, McLarens Toplis Claims Assistant
Curt Hamby, McLarens Toplis Account Executive
Rich Stokluska, AJG&Co. Account Executive
John Chino, AJG&Co. Area Assistant Vice President
Bret VanLeeuwen, APEX Insurance Services

WELCOME AND ROLL CALL OF MEMBERS

Gary Herbert welcomed all those in attendance and called the meeting to order. Pursuant to the UACIM Bylaws Article 10.2(c) *A majority of the members shall constitute a quorum to do business* and Article 11.1(b) *Members shall have the obligation to designate...a representative...for the members' meetings.* Therefore, roll call was taken and the following members designated as representatives: John Rausch, Box Elder County; Sarah Ann Skanchy, Cache County; Margene Isom, Davis County; Pat Barker, Duchesne County; Bruce Funk, Emery County; Camille Moore, Garfield County; Dale Moser, Grand County; David Yardley, Iron County; Mike Seely, Juab County; Norman Carroll, Kane County; Tony Dearden, Millard County; Valeen Brown, Piute County; Blair Francis, Rich County; Rick Bailey, San Juan County; Ilene Frischknecht, Sanpete County; Steven Wall, Sevier County; Jerry Golins, Uintah County; Gary Herbert, Utah County; Brent Titcomb, Wasatch County; Sandra Rees, Wayne County. Beaver and Washington Counties were not represented at this meeting.

APPROVAL OF NOVEMBER 1996. MINUTES

The minutes from the November 13, 1996, Membership meeting were previously sent to the members for review. A motion was made to approve the minutes as written. The motion was seconded and passed unanimously.

RISK MANAGEMENT PROGRAM

Approximately one year ago, each member was given a copy of the UACIM Risk Management Program. Sid Groll explained that the Board of Trustees has made the following changes to the Program: 1) Section 1.5 *All requested information for renewal of the policy must be received by UACIM on or before the due date*, has been added as a prerequisite. 2) Section 4.1a(2) the word *hearing* has been changed to *interview*. 3) Section 4.2 language corrected to read: *All official files must be under the exclusive control of the personnel officer, if the county has a personnel officer, or, if no personnel officer exists, then the governing body or its designee*. 4) Section 4.6 language added to the first sentence, *information that is available*, not all counties distribute a copy of their personnel policies and procedures manual to each employee.

Members were concerns regarding language in the following sections: 3.5e vehicle load policy, 4.2 personnel files, and 5.4 jail standards. Sid explained that the Board of Trustees would discuss these concerns at their next Board meeting.

Brett Rich addressed a member's question relating to the process of receiving credits under the program. He explained that the Loss Control Manager will work with each member county's insurance coordinator, during his second visit of the year, to determine if a county is eligible for a credit.

PERSONNEL POLICIES AND PROCEDURES

Steve Baker explained that when it comes to personnel policies and procedures, there usually isn't a policy until there is a problem. The following reasons are why counties should establish policies and why are they important. First, policies establish the rights of management. If there isn't a written policy then the practice becomes policy. When non-standardized practices develop, they lead to inconsistent treatment. Inconsistent treatment leads to low morale and discrimination complaints. Inconsistencies are hard to explain in court. Second, policies establish mutual expectations; they explain what behavior the employees must have in order to be an asset to the organization. Third, frequently asked questions can be a nuisance if there is no written policy to respond. If an employer/supervisor can't find the answer in a policy then the policy should tell them whom they can contact for answers. Fourth, Federal and State laws require local governments to adopt policies in several areas such as Drug Free Workplace. Failure to establish a policy might place your funding at risk. Fifth, policies limit liability. The Supreme Court has ruled that if you adopt a policy in Sexual Harassment, train your employees to comply with that policy and take prompt action in accordance with that policy, then these measures are considered a defense in court. Sixth, up to 25% of the credit in the Risk Management Program can be earned by adopting policies.

LOSS PREVENTION REPORT

David Nelson reported that a training seminar will be conducted on June 5, 1997 in the area of Title II of the Americans with Disabilities Act which involves facilities. Along with the Easter Seals Society and the League of Cities and Towns, he has worked to coordinate this seminar for elected officials, department heads and supervisors.

In regards to the Risk Management Program, David explained that the annual premium contributions are determined by a loss sensitive formula adopted by the Board of Trustees. The Board also adopts a percentage of the premium that is used to determine the amount of credit a county may receive by complying with the Risk Management Program. Any increase in premium does not mean a county did not comply with the Program.

David reviewed the completed goals and objective of 1996 and established his goals and objectives for the 1997 policy year.

DIRECTOR'S REPORT

Brett Rich announced that he is pleased with the progress of the Mutual this year, which he contributed to the support of the members and the efforts of the Board of Trustees. He summarized the *Management's Discussion and Analysis* as reported in the *Annual Yellow Blank*, which must be filed with the Insurance Department each year. Although losses for the Mutual increased last year, the total admitted assets and surplus increased more. The *Yellow Blank* is also filed with the National Association of Insurance Commissioners (NAIC) who reported that the Mutual was well within the normal range of operation.

DIRECTOR'S REPORT (continued)

Coopers and Lybrand, the actuarial firm who projects the ultimate net loss of the Mutual each year, stated in their *Opinion Statement* that reserves make a regional provision for all unpaid loss and loss adjustment expense obligations of the company under the terms of its policies and agreements.

Brett explained how premiums are calculated. For the 1997 policy year, the overall premium of the Mutual did not increase although an individual member's premium may have increased. The Board of Trustees adopted a new formula to determine premiums, which includes loss history and exposure. Boiler and Machinery coverage was added to package at no additional cost to the members. A separate premium was allocated to the membership for additional excess liability coverage and an additional premium was allocated to 10 of the member counties who wanted additional Earthquake and Flood coverage.

Brett has continued to track the losses of the mutual and charted for the members a fund year comparison at 15 months of age and 27 months of age. He explained that not until all claims have been closed during a year, can a true picture be made of how claims are trending. At 27 months of age losses went up from 1992 to 1993 leveled off in 1994 then went back down in 1995. Trending at 15 months of age show losses for 1996 creeping up again. We find that controlling losses will always be a concern.

EXCESS POLICIES REVIEW

Each of the member counties has received copies of the excess policies. John Chino and Rich Stokluska prepared a *Schedule of Current Insurance* that summarizes the four insurance policies purchased by the Mutual to provide protection to its members. They explained that the package policy includes general liability, property and crime coverage. The schedule identifies coverages under general liability, coverage limits and sublimits. Newly acquired or constructed locations are automatically covered but must be reported within 90 days. The policy does not include builders risk coverage—all projects must be reported and coverage written. The other policies include automobile liability and automobile physical damage, public official's liability and umbrella liability. Separate policies such as boiler and machinery and excess flood and earthquake have also been purchased by the Mutual. Excess flood and earthquake (DIC) extends the primary \$5 million limit to \$25 million for those counties that elected to participate.

Highlights of the program were reviewed such as the \$1.475 million attachment point, increases in coverage limits and additional coverages such as pollution liability to include pesticide/herbicide applicators. A question was asked in regards to legislation being proposed that relates to property contaminated by a previous owner. The Board was unaware of the current or proposed legislation and asked that Gerald Hess research this issue.

PROPERTY VALUES/SCHEDULES

Properties that are not scheduled and properties that are not being reported at replacement cost value are concerns for the excess carrier, claims administration and the Mutual as a whole. Brett Rich explained that during the underwriting process, the carrier had a hard time locating some properties and the values per square foot ranged from \$20 to \$300. The 1998 renewal information will be sent to the insurance coordinators next month. The renewal questionnaire will be two pages and a copy of the property schedule will be attached. Brett and Rich Stokluska made a presentation to the assessors during the Multi County Appraisal Trust meeting explaining that the member county assessor's would be receiving a copy of the property schedule on disk to update the values and make any other corrections for the 1998 renewal. It is critical for accurate information to be submitted.

CLAIMS MANAGEMENT REPORT

Doug Alexander reviewed the loss experience history with the members. Since the inception of the Mutual, a total of 1568 losses have been reported of which 193 are currently open. Total incurred for those losses is \$6.6 million of which \$4.3 million has been paid to date. Total number of litigated claims is 237 with \$4.3 million total incurred of which \$2 million is expense. There are 70 lawsuits open with \$2 million total incurred of which \$1.1 million is reserved for expense. Total number of civil rights claims is 130 of which 55 are personnel related and presently 65 claims are open. Total experience in civil rights claims is \$2.3 million. Total number of E&O claims is 66 with 15 open. Total experience is \$144,000 of which \$98,000 is expense. Total number of automobile claims is 864 of which approximately 100 claims have been single car accidents. Total experience is \$2.2 million of which \$481,000 is auto physical damage (repair of county owned vehicles).

CLAIMS MANAGEMENT REPORT (continued)

Doug reviewed the claim severity and frequency by type of claim. Law enforcement, which includes jail liability, search and seizures and excessive force, has the highest severity and frequency of the Mutual. Automobile types of claims have the next highest severity and frequency. Personnel related claims have the next highest severity but low frequency. These types of claims are a big problem for counties at this time because courts are very sensitive to discrimination cases and the laws are complex. Next is general liability, which involves premises and operations. The \$250,000 immunity cap per claim gives the Mutual some relief in these cases.

REVIEW OF RECOMMENDED AMENDMENTS OF INTERLOCAL AGREEMENT AND BYLAWS

Gerald Hess explained that at inception, the combined document governing the Mutual was the *Bylaws and Interlocal Cooperation Agreement*, which was signed by each of the member counties. This combined document has become quite cumbersome in that if changes need to be made, the Board must go back to all of the member counties. Therefore, the Board would like to present to the members a separation of the Bylaws from the Interlocal Agreement. Copies of these documents were sent to each member county for review. The Interlocal Agreement must be signed by the member county attorney and, pursuant to resolution, signed by the member county commission/council. Gerald reviewed the proposed changes to the Bylaws and asked for any questions. With no questions from the members a motion was made to accept the separation of the Bylaws from Interlocal Agreement and to accept the changes to the Bylaws as presented. The motion was seconded and passed unanimously.

OTHER BUSINESS

Because introductions were not formally made at the beginning of the meeting, Brett Rich introduced Bret VanLeeuwen who represents APEX and Great American Insurance and Curt Hamby who is Branch Manager of McLarens Toplis.

Gary Herbert requested that well wishes be sent to Commissioner Gary Sullivan who is recovering from an aneurysm.

The meeting was adjourned at 6:00 p.m. and dinner, sponsored by Arthur J. Gallagher, was provided for those members attending.

UAC INSURANCE MUTUAL

Membership Meeting

April 9, 1997

Provo Park Hotel

NAME	COUNTY/TITLE	SIGNATURE
Alexander, Doug	McLarens Toplis	Doug Alexander
Allen, Lee	Box Elder County Commissioner	Lee Allen
Ayers, Dennis	Iron County Assessor	Dennis Ayers
Bailey, Rick	San Juan County Administrative Assistant	Rick M. Bailey
Baker, Steve	Davis County Personnel Director	Steve Baker
Barker, Pat	Duchesne County Clerk	Pat Barker
Benton, Sue <i>Sue Benton</i>	McLarens Toplis	<i>Sue Benton</i>
Bernini, Joe	Juab County Commissioner	Joe Bernini
Brown, Valeen	Piute County Clerk-Auditor	Valeen Brown
Chino, John	Arthur J. Gallagher & Company	John Chino
Christenson, Keller	Sanpete County Commissioner	Keller Christenson
Dastrup, Curtis	Duchesne County Commissioner	Curtis Dastrup
Dearden, Tony	Millard County Commissioner	Tony Dearden
Francis, Blair	Rich County Commissioner	Blair R. Francis
Frischknecht, Ilene	Sanpete County Auditor	Ilene Frischknecht
Funk, Bruce	Emery County Clerk-Auditor	Bruce Funk
Gardner, Alan	Washington County Commissioner	Alan Gardner
Gardner, Brent	UAC Executive Director	Brent Gardner
Gleed, Michael	Cache County Recorder	Michael Gleed
Golins, Jerry <i>Jerry Golins</i>	Uintah County Administrator	<i>Jerry Golins</i>
Groll, Sid	Cache County Sheriff	Sid Groll
Hamby, Curt	McLarens Toplis	Curt Hamby
Hardy, Jay	Box Elder County Commissioner	Jay Hardy
Herbert, Gary	Utah County Commissioner	Gary Herbert
Hess, Gerald	Davis County Deputy Attorney	Gerald Hess
Howarth, Boyd	Juab County Commissioner	Boyd Howarth
Isom, Margene	Davis County Clerk-Auditor	Margene Isom
Jensen, Martin	Piute County Commissioner	Martin Jensen
Johnson, Karla	Kane County Clerk-Auditor	Karla Johnson
Kappen, Ted	Duchesne County Commissioner	Ted Kappen
Lewis, Jerry	Washington County Commissioner	Jerry Lewis

Lewis, Ty	San Juan County Commissioner	Ty Lewis
Liston, Louise	Garfield County Commissioner	
May, Linda	Davis County Deputy Clerk-Auditor	Linda May
McConkie, Dan	Davis County Commissioner	
Mosher, Dale	Grand County Council Member	Dale E Mosher
Munns, Monte	Box Elder County Assessor-Treasurer	Monte Munns
Nelson, Colene	Duchesne County Treasurer	Colene Nelson
Nelson, David	UACIM Loss Prevention Manager	David Nelson
Norman, Royal	Box Elder County Commissioner	Royal Norman
Okerlund, Glenn	Wayne County Commissioner	
Ramsay, Clare	Garfield County Commissioner	Clare Ramsay
Rausch, John	Box Elder County Purchasing Agent	John Rausch
Rawlings, Steve	Davis County	Steve Rawlings
Rees, Sandra	Wayne County Clerk-Auditor	Sandra Rees
Rich, Brett	UACIM Director	Brett Rich
Seely, Mike	Juab County Administrator	Mike Seely
Skanchy, Sarah Ann	Cache County Council Member	Sarah Ann Skanchy
Snowball, Pat	Emery County Personnel Director	
Stokluska, Rich	Arthur J. Gallagher & Company	
Swasey, John	Duchesne County Commissioner	John A Swasey
Titcomb, Brent	Wasatch County Clerk-Auditor	Brent Titcomb
Urie, Pug	Iron County Commissioner	Pug Urie
Van Leeuwen, Bret	APEX	
Wall, Steven	Sevier County Clerk-Auditor	Steven Wall
White, Sonya	UACIM Administrative Assistant	
Yardley, David	Iron County Clerk	David Yardley
Carol Page	Davis County	Carol R. Page
Moore, Camille	Garfield County Clerk-Auditor	Camille Moore
JoAnn Behling	Emery County Treasurer	JoAnn Behling

UACIM Membership Meeting, April 9, 1997
Designated Voter

	Beaver County
Lee Allen	Box Elder County
Sarah Ann Skanchy	Cache County
Margene Isom	Davis County
Pat Barker	Duchesne County
Pat Snowball	Emery County
Louise Liston	Garfield County
Dale Mosher	Grand County
David Yardley	Iron County
Mike Seely	Juab County
Karla Johnson	Kane County
Tony Dearden	Millard County
Valeen Brown	Piute County
Blair Francis	Rich County
Rick Bailey	San Juan County
Ilene Frischknecht	Sanpete County
Steven Wall	Sevier County
Jerry Golins	Uintah County
Gary Herbert	Utah County
Brent Titcomb	Wasatch County
Gayle Aldred	Washington County
Sandra Rees	Wayne County

John Rausch

*Bruce Funk
Camille Moore*

?

?

UAC INSURANCE MUTUAL MINUTES, ANNUAL MEMBERSHIP MEETING

November 13, 1996, 4:00 p.m.
St. George Holiday Inn

Board Members Present:

Gerald Hess, *Vice President*, Davis County Deputy Attorney
Sid Groll, *Comptroller*, Cache County Sheriff
Ken Brown, Rich County Commissioner
Curtis Dastrup, Duchesne County Commissioner
Ty Lewis, San Juan County Commissioner
Sarah Ann Skanchy, Cache County Council Member

Board Members Absent:

Gary Herbert, *President*, Utah County Commissioner
Robert Gardner, *Secretary*, Iron County Commissioner
Gary Sullivan, Beaver County Commissioner

Members Present:

Gayle Aldred, Washington County Commissioner
Rick Bailey, San Juan County Administrator
Paul Barton, Beaver County Clerk-Auditor
JoAnn Behling, Emery County Treasurer
Joe Bernini, Juab County Commissioner
Tony Dearden, Millard County Commissioner
Blair Francis, Rich County Commissioner
Ilene Frischknecht, Sanpete County Auditor
Mike Gleed, Cache County Recorder
Pat Greenwood, Juab County Clerk-Auditor
Ross Huntington, Emery County Auditor
Margene Isom, Davis County Clerk-Auditor
LeRay Jackson, Millard County Attorney
Karla Johnson, Kane County Clerk-Auditor

Lynn Lemon, Cache County Executive
Louise Liston, Garfield County Commissioner
Ike Lunt, Juab County Commissioner
Dannie McConkie, Davis County Commissioner
Lorin Merrell, Uintah County Commissioner
Meeks Morrell, Wayne County Commissioner
Monte Munns, Box Elder County Assessor-Treasurer
Ralph Okerlund, Sevier County Commissioner
John Rausch, Box Elder County Purchasing Director
Sandra Rees, Wayne County Clerk-Auditor
Mike Seely, Juab County Administrator
Gayle Stevenson, Davis County Commissioner
Kent Sundberg, Utah County Deputy Attorney
Carolyn Sutterfield, Washington County Commission Secretary
Richard Swapp, Kane County Assessor
Brent Titcomb, Wasatch County Clerk-Auditor
Roy Urie, Iron County Commissioner
Steven Wall, Sevier County Clerk
Preston Ward, Cache County Deputy Surveyor
David Yardley, Iron County Clerk

Others Present:

Brent Gardner, UAC Executive Director
Brett Rich, Director, UACIM
David Nelson, UACIM Loss Prevention Manager
Sonya White, UACIM Administrative Assistant
Doug Alexander, Aon Claims Manager
Rich Stokluska, AJG&Co. Account Executive
John Chino, AJG&Co. Area Assistant Vice President

WELCOME & ROLL CALL OF MEMBERS

Gerald Hess welcomed all those in attendance and called the meeting to order. Pursuant to the UACIM Bylaws Article 10.2(c) A majority of the members shall constitute a quorum to do business and Article 11.1(b) Members shall have the obligation to designate...a representative...for the members' meetings. Therefore, roll call was taken and the following members designated as representatives: Paul Barton, Beaver County; John Rausch, Box Elder County; Sarah Ann Skanchy, Cache County; Gayle Stevenson, Davis County; Curtis Dastrup, Duchesne County; Ross Huntington, Emery County; Louise Liston, Garfield County; Roy Urie, Iron County; Pat Greenwood, Juab County; Karla Johnson, Kane County; LeRay Jackson, Millard County; Blair Francis, Rich County; Rick Bailey, San Juan County; Ilene Frischknecht, Sanpete County; Steven Wall, Sevier County; Lorin Merrell, Uintah County; Kent Sundberg, Utah County; Brent Titcomb, Wasatch County; Gayle Aldred, Washington County; Sandra Rees, Wayne County. Grand County was not represented at this meeting.

APPROVAL OF APRIL 1996. MINUTES

The minutes from the April 3, 1996, Membership meeting were previously sent to the members for review. A motion was made by Wayne County to approve the minutes as written. Davis County seconded the motion and the motion passed unanimously.

AMENDMENTS TO BYLAWS

The proposed amendments to the Bylaws were previously sent to the members for review. Sid Groll reviewed four changes as proposed: 1) ARTICLE 6.2, *Each Trustee shall be a representative or officer of a member. At least one Trustee shall serve on the Executive Committee of the Board of Directors of the Utah Association of Counties. Each class of counties established in Utah Code Ann. § 17-16-13, as amended from time to time, which has at least one member of the Mutual, shall be represented on the Board. Three Trustees shall be representatives from first, second, or third class counties and three Trustees shall be representatives from fourth, fifth or sixth class counties, as defined in Utah Code Ann. §17-16-13. The remaining three Trustees shall be elected at large. No person convicted of a felony may service as a Trustee.* 2) ARTICLE 7.2, *The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year. Meetings may be called by the president, or by any five members of the Board, by written notice mailed at least ten days in advance to all Trustees or by unanimously executed waiver of notice. Emergency meetings of the Board may be held to consider matters of an emergency or urgent nature, after an attempt has been made to notify all Board members and a majority votes in the affirmative to hold the meeting. Notice, including public notice, of all meetings and the agenda shall comply with applicable laws of the State of Utah.* 3) ARTICLE 10.2(b), *The President or Vice President of the Board shall preside at the meeting, or the President's designee if both the President and Vice President are not present at said meeting.* 4) ARTICLE 11.1(f), *Allow the Mutual, and attorneys and other designated by the Mutual, to represent the member in the investigation, settlement and litigation of any claim within the scope of loss protection furnished by or through the Mutual and also to deny coverage for any claims settled by member counties or for any monies paid by member counties toward claims without the prior written approval of UACIM.* A few other minor changes in grammar and punctuation were corrected. A motion was made to approve the changes as presented. The motion was seconded and passed unanimously.

1997 BOARD OF TRUSTEES ELECTIONS

Gerald Hess introduced the present Board of Trustees: Gary Herbert, *President*; Gerald Hess, *Vice President*; Robert Gardner, *Secretary*; Sid Groll, *Comptroller*; Kenneth Brown; Curtis Dastrup; Ty Lewis; Sarah Ann Skanchy; and Gary Sullivan. Pursuant to the recent adopted Bylaws change, it is necessary to change Robert Gardner's position from At-large to First, Second, Third Class County representation. All county representatives voted to approve the change as presented. Each representative received a ballot listing the following members nominated: Gayle Aldred, Monte Munns and Sarah Ann Skanchy representing the First, Second, Third Class Counties; Tony Dearden, Ty Lewis, Lana Moon, Bill Redd and Gary Sullivan representing the Fourth, Fifth, Sixth Class Counties; Curtis Dastrup and Gary Herbert for At-large Representation. Commissioner Bill Redd was listed on the ballot but has requested to be removed due to a conflict of interest. Nominations from the floor were opened for First, Second, Third Class Counties. Garfield County made a motion to close the nominations. Utah County seconded the motion and the motion passed unanimously. Nominations from the floor were open for Fourth, Fifth, Sixth Class Counties. Cache County made a motion to close the nominations. Sevier County seconded the motion and the motion passed unanimously. Nominations from the floor were opened for At-large Representation. San Juan County made a motion to close the nominations. Sevier County seconded the motion and the motion passed unanimously. Gerald Hess instructed the county representatives to cast their votes. The ballots were gathered by Sonya White and counted by Sonya White and Pat Fizer, Utah Association of Counties.

PRESENTATION OF THE 1997 UACIM BUDGET

Sarah Ann Skanchy reviewed a comparison between the 1996 Budget and the proposed 1997 Budget. Ann explained that the Board of Trustees has selected a new broker, Arthur J. Gallagher & Company, and the new excess carrier is Great American Insurance Company. Premiums written for 1996 in the amount of \$2,277,000 has not increased for 1997 but adjustments have been made between members reflecting exposure and losses. Surplus contributions are projected at \$476,000 for 1997 as UACIM continues to build equity. Arthur J. Gallagher & Company has given UACIM a three-year attachment point guarantee. For 1997 the attachment point is \$1,475,000 as compared to the attachment point for 1996 of \$2,350,000. The claims management expenses for 1997 have been reduced \$14,000 from 1996 to \$208,000. Excess Insurance has increased for 1997 to \$478,635. A portion of that increase includes Boiler and Machinery coverage that UACIM has purchased for its members. Brokerage Commissions are \$20,000 less than paid in 1996, Pool Administration remains the same at \$260,000, Professional Fees (legal, accounting,

actuarial) have been increased \$15,000 due to increased assistance in pre-notice of claim matters. Interest expense of \$56,000 is projected as payment on the debenture loans. Other expenses cover D&O insurance for the Board of Trustees and staff of UACIM as well as other minor expenses. Projected Net Income for 1997 is \$217,365.

1997 PREMIUM CONTRIBUTIONS

Ty Lewis explained that in 1992, when UACIM was formed, each joining member was charged the same premium that they had paid to their prior carrier in 1991 due to inadequate loss history. For the 1997 member premium contributions, the UACIM Board of Trustees had enough loss history and exposure information on each member county that expenses were distributed fairly. The new formula considers loss history but does not unduly penalize a member for "shock loss". Balancing the concept of distributing risk with providing an incentive to the members to control losses. The new formula is broken up into three categories: 1) Three-year loss ratio averaging the total incurred losses for the three years immediately proceeding the year when the calculation was made. Eliminate the impact of an unusually high loss, each loss will be kept at \$25,000. 2) The excess part of the formula is based on the amount of premium percentage charged by the excess carrier for property, liability, auto and errors & omissions. The information provided on the annual renewal applications is used for this determination. 3) The expense part of the formula appropriates a percentage of the expense on a pro-rata basis and percentage on a per member basis. In some instances, by using this newly adopted formula, member contributions increased or decreased more than the Board felt was a fair evaluation for the entire membership. Therefore, a member contribution will neither increase or decrease more than 5%. The Risk Management Program credit is not included in this calculation.

INTRODUCTION OF UACIM BROKER

Brett Rich explained that shortly after accepting the position of Director, the Board of Trustees and members of UACIM had indicated that the time was appropriate to bid the brokerage contract. At the meeting, Brett thoroughly reviewed the extensive selection process and explained that Arthur J. Gallagher & Company was awarded the contract beginning 1997. The selection of AJG&Co. involves not only a change in broker but also in the excess insurance carrier, claims administration and accounting. As of 1997, the excess insurance carrier is Great American, McLaren Toplis has been contracted for claims administration and Squire & Company will be the accountants. AJG&Co. is an extremely competent company uniquely suited to handle governmental pools or mutual insurance companies. Brett introduced Rich Stokluska and John Chino, UACIM's account executives.

Rich Stokluska and John Chino briefly explained their commitment to the continued success of UACIM. They reviewed their experience and look forward to continuing to work with the Board of Trustees, staff and members.

1997 PROPERTY & CASUALTY PROGRAM

Brett Rich outlined the 1997 Great American program. Great American is replacing both St. Paul and AIG for excess insurance coverage. The property limits have increased from \$50 million to \$100 million (above a \$150,000 SIR), earthquake and flood occurrence limits have decreased from \$10 million to \$5 million (above a \$150,000 SIR) and the general liability limits have increased to \$1 million from \$750,000 (above a \$250,000 SIR). With Great American, UACIM has an aggregate stop-loss policy which is unlimited compared to \$1 million with AIG. The 1997 attachment point is \$1,475,000 which is a substantial reduction from past years and which makes UACIM a fully funded program. This is a great advantage for UACIM and for each member county as owners. The risk is eliminated because UACIM is protected for any one loss by the specific excess insurance and protected for many small losses by the aggregate stop-loss policy with an attachment point that is lower than the UACIM loss fund.

Brett explained that UACIM has never offered boiler and machinery coverage and has communicated this to its members on several occasions. The Board of Trustees has been very concerned with this issue and requested a quote from AJG&Co. Due to the buying power of AJG&Co., the Board has decided to include this coverage as part of the 1997 package for its members. Brett advised members, who are currently carrying boiler and machinery coverage, to consider canceling their policy to avoid duplicate coverage and additional costs. John Chino reviewed the boiler and machinery policy which includes a \$50 million limit, additional coverages such as pollution, automatic coverage on all locations and only a \$1000 deductible.

To conclude, Brett explained that in the present policy, UACIM has a pollution exclusion which does not clarify whether this exclusion includes herbicides and pesticides which are exposures within the counties and which the Board believes should be covered. This issue has been clarified in the Great American policy. There is a pollution exclusion but the definitions exclude herbicides and pesticides as pollutants.

ADDITIONAL PROGRAM COVERAGES

Brett Rich explained that the Board of Trustees has looked into the possibility of raising the excess liability limits and the earthquake and flood limits. A notice was previously sent to each member county insurance coordinator describing the different options and additional premiums for higher limits. The coordinators were asked to discuss these options with the commission/council and be prepared to participate in this discussion and decision.

Gerald Hess explained that an additional \$1 million in excess liability coverage would cost an additional \$48,000 in premium of which would be allocated accordingly to each member county. As an indication of the buying power of UACIM, he noted that Davis County alone is paying \$42,000 for a \$1 million liability policy they purchased in addition to the coverage provided by UACIM. Davis County made a motion to purchase the additional \$1,000,000 excess insurance coverage in accordance with the premium breakdown for each member county. Beaver County seconded the motion and the motion passed unanimously.

Gerald reviewed the limit options and premiums for additional earthquake and flood coverage. Brett Rich explained that the 1997 policy has a per occurrence limit of \$5 million and that losses in more than one county, caused by one earthquake or flood, could be considered a single occurrence. Sevier County made a motion to purchase an additional \$20 million in coverage for a total premium of \$44,234. Beaver County seconded the motion. The motion was open for discussion and San Juan County made a substitute motion to reallocate the premium breakdown for those counties who are interested in purchasing the additional \$20 million coverage. Duchesne County seconded the motion and the motion carried 16-4 with Beaver, Iron, Sevier and Utah Counties opposing. Those counties who are interested in purchasing the additional \$20 million are Beaver, Box Elder, Cache, Davis, Emery, Iron, Millard, Rich, Sevier, Utah, Wasatch and Washington Counties. The premium reallocation will be sent to those counties for approval.

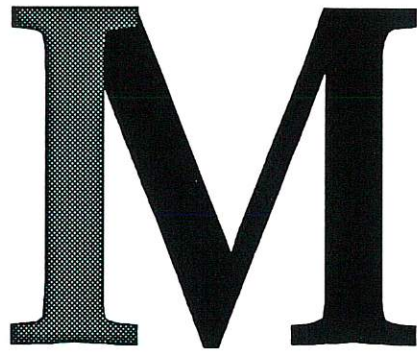
ELECTION RESULTS

Gerald Hess reported the results of the election. The representative for the First, Second, Third Class Counties will be Monte Munns, Box Elder County Assessor-Treasurer; the representatives for the Fourth, Fifth, Sixth Class Counties will be Ty Lewis, San Juan County Commissioner, and Gary Sullivan, Beaver County Commissioner; the representatives At-large will be Curtis Dastrup, Duchesne County Commissioner, and Gary Herbert, Utah County Commissioner. With this election, Sarah Ann Skanchy will be stepping down from the Board of Trustees. The members thanked her for her service and dedication.

LOSS PREVENTION REPORT

Due to time constraints, David Nelson, UACIM Loss Prevention Manager, gave a brief report involving the Risk Management Program, developed as an incentive for a maximum 3% credit on premium contributions if the prerequisites and guidelines are met. David will be evaluating each county pursuant to the program. He explained that training in the area of personal discipline/wrongful termination is in the process of being scheduled.

The meeting was adjourned at 6:00 p.m. and a meal sponsored by AJG&Co. was provided for those members attending.



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

RISK MANAGEMENT PROGRAM

ADOPTED BY THE UACIM BOARD OF DIRECTORS

UACIM RISK MANAGEMENT PROGRAM

The purpose of the UACIM Risk Management Program is to inform member counties on elements of effective risk management and to provide financial incentives for incorporation of these principles into county operations. Since the organization of the Utah Association of Counties Insurance Mutual in 1992, members have realized that sound risk management practices are essential to prevent losses and maintain the longevity of UACIM. At present, UACIM conducts annual inspections (risk reviews) of each member county to assist with risk management program implementation and to proactively control losses.

The Board of Directors of UACIM currently uses a loss sensitive formula to establish annual premiums. The basic amount of the premium established by the UACIM Board for each county will be unaffected by the Risk Management Program. Premiums will continue to be based on a loss sensitive formula; the UACIM Risk Management Program operates separately to allow credits to counties that reduce liability and property exposure by obtaining points through the program.

Each year the UACIM Board of Directors will determine what percentage of the member counties' premium is available as a credit under the program. That percentage applied to an individual county's premium represents the dollar figure of the total available credit.

Each risk management standard has a premium credit attached to it. The total premium credits for all UACIM standards adds up to 100 percent. A member county with a perfect score will receive 100 percent of the risk management premium credit approved annually by the Board of Directors. Using this system, the Board can increase or decrease the impact of the risk management credit (as deemed appropriate) without changing the UACIM Risk Management Program or the scoring system.

Compliance and eligibility for credit in each category shall be determined by UACIM in connection with the county risk reviews. If any section, or portion thereof, does not apply to a particular county, that county is ineligible for any credit in that section or portion thereof.

CONTENTS

<u>SECTION</u>	<u>PAGE</u>
§1 PREREQUISITES	3
§2 CLAIMS AND LITIGATION MANAGEMENT	3
§3 VEHICLE SAFETY	4
§4 PERSONNEL	5
§5 LAW ENFORCEMENT	7
§6 FIRE DEPARTMENTS	8
§7 TRAFFIC CONTROL DEVICES	9
§8 PARKS AND RECREATION.....	10
§9 PLANNING AND ZONING	11
§10 USE OF COUNTY FACILITIES BY THIRD PARTIES	11
§11 SAFETY DEVICES	12

§1 PREREQUISITES

The following prerequisites must be met before the member can receive any premium credit.

- 1.1 A risk manager/safety officer must be appointed who is responsible for the implementation of the risk management programs.
- 1.2 The member must adopt a formal policy or philosophy dedicating the member county to sound risk management.
- 1.3 A risk management/safety committee must be appointed.
 - a. The committee must hold regular meetings (at least quarterly).
 - b. Written minutes must be kept of each meeting.
 - c. The committee must review all accidents, claims and losses.
- 1.4 County must respond to each risk review within 30 days of the date of the report as follows:
 - a. Describe:
 - (1) Corrective measures already completed in response to the risk review;
 - (2) County's plan for implementation of recommendations; and
 - (3) Any recommendations listed on the risk review report with which the County either disagrees or cannot comply.
 - b. All items listed as "URGENT" must be completed within a reasonable time as determined by UACIM.
- 1.5 All requested information for renewal of the policy must be received by UACIM on or before the due date.

§2 CLAIMS AND LITIGATION MANAGEMENT MAXIMUM CREDIT 8%

- 2.1 County has written policies and procedures for handling claims and lawsuits.
MAXIMUM CREDIT: .5%
- 2.2 Notice of claims to be handled by UACIM are provided promptly to UACIM. Within ten (10) days after receipt of the claim, the member county must send;
 - a. A completed notice of claim form;
 - b. A copy of the claim; and
 - c. Copies of all police reports and all other relevant documents.
MAXIMUM CREDIT: 2%
- 2.3 Lawsuits are sent by certified mail, fax or electronically to UACIM within two business days.
MAXIMUM CREDIT: 2%

2.4 UACIM is notified within one business day of serious occurrences likely to give rise to significant liability. These occurrences would include:

- a. Any accidents involving death, hospitalization or personal injury;
- b. Vehicle pursuits that result in the death or injury of any person;
- c. Police shootings;
- d. Involuntary employee terminations (prior to termination);
- e. Sexual harassment allegations; and
- f. Controversial planning and zoning issues where parties hire attorneys, threaten litigation or are likely to file claims or lawsuits.

MAXIMUMCREDIT: 2%

2.5 County elected officials, appointed officials and employees cooperate in the resolution of claims and lawsuits and provide requested information and documents promptly.

MAXIMUMCREDIT: 1.5%

§3 VEHICLE SAFETY

MAXIMUM CREDIT: 18%

3.1 Vehicle and equipment operators

MAXIMUMCREDIT: 3%

- a. Operator' Licenses are checked and documented;
 - (1) Before hiring, to determine status; and
 - (2) Annually, to determine status, restrictions or modifications.

This standard does not apply to citizens appointed to County Boards or Commissions.

MAXIMUMCREDIT: 1%

- b. Employees receive proper training to operate equipment and employees demonstrate ability to operate the equipment. Written records are kept of all training and ability tests, accidents, citations, etc.

MAXIMUMCREDIT: 2%

3.2 Counties providing solid waste management services install cameras or other, equally effective safety devices on trucks. Inspection shows that cameras are mounted and working.

MAXIMUMCREDIT: 2%

3.3 Vehicle Inspection and Maintenance

MAXIMUMCREDIT: 1%

- a. County maintains written records for maintenance performed on each vehicle.

MAXIMUMCREDIT: .5%

- b. All vehicles comply with state safety inspection law.

MAXIMUMCREDIT: .5%

3.4 No county vehicles exceed the gross weight restrictions.

MAXIMUM CREDIT: 1%

3.5 Policies and Procedures. The County has the following (written) vehicle loss prevention and loss control policies.

- a. Use of seat belts required of all drivers and passengers in county vehicles;
- b. Maintenance problems and accidents to be reported;
- c. No employee to operate an unsafe vehicle;
- d. Vehicle backing policy; and
- e. Vehicle load policy. (All items must be properly secured.)

Employees receive annual training on these policies.

MAXIMUM CREDIT: 3%

3.6 Accident Review Committee

- a. County has informed employees of county accident review policy;
- b. Accident review committee reviews each accident to determine:
 - (1) The cause of the accident;
 - (2) Whether preventable and, if so, what discipline is warranted; and
 - (3) How to avoid similar accidents in the future.
- c. Appropriate disciplinary action is taken for preventable accidents, citations, or failure to follow policies or procedures. Documentation is maintained. (MAXIMUM CREDIT: 4%); and
- d. Prior to discipline, employees are provided opportunity to explain.

MAXIMUM CREDIT: 7%

§4 PERSONNEL

MAXIMUM CREDIT: 18%

PREREQUISITES

4.1 The member must adopt a written personnel policy providing:

- a. Established procedures for discipline and termination that include:
 - (1) Authority to terminate clearly defined by ordinance or administrative regulation;
 - (2) Requirement of an interview prior to involuntary separation of any employee, (except seasonal, temporary, contract or at-will employees), at which the employee has the opportunity to respond to the allegations. This requirement applies to position eliminations and reductions in force caused by budget cuts. A written record of the interview is maintained;
 - (3) An appeals process clearly defined by ordinance or administrative regulation; and
 - (4) Informing the employee in writing of appeal rights.
- b. Job descriptions.
- c. Prohibitions against discrimination, sexual harassment and any other illegal activity.

- 4.2 A personnel file must be maintained for each employee (including public safety volunteers who are used regularly) that includes a written record of all personnel actions related to that employee. All official files must be under the exclusive control of the personnel officer, if the county has a personnel officer, or, if no personnel officer exists, then the governing body or its designee. Copies of the files may be held by department heads.
- 4.3 County personnel policies and procedures, and any handbook distributed to employees, contains a statement that the document does not create a contract or agreement between the county and its employees.

PROGRAM IMPLEMENTATION

- 4.4 Each non-seasonal employee (including each paid part-time employee) receives periodic performance reviews (at least annually) with written findings of performance, improvement indicated, goals, etc. kept in the personnel file. Performance evaluation forms include safety and risk management. This standard does not apply to unpaid county volunteers.

MAXIMUM CREDIT: 3%

- 4.5 County complies with state and federal laws governing employment and access to public services. Americans with Disabilities Act compliance covers (where applicable):

- a. Written job descriptions with essential job functions;
- b. Job announcements;
- c. Employees physicals;
- d. ADA coordinator appointment;
- e. Grievance procedure;
- f. Public notifications;
- g. Self assessment;
- h. Transition plan;
- i. New construction and alterations;
- j. Public Services access;
- k. Communications; and
- l. Signage.

MAXIMUM CREDIT: 2%

- 4.6 County has personnel policies and procedures manual, employee handbook or other information that is available, or distributed to all employees. Contents may be different for different types of employees. Each employee signs a statement acknowledging receipt of the manual or handbook and that statement is placed in the employee's personnel file.

MAXIMUM CREDIT: 2%

- 4.7 County adopts written procedures for the recruitment, selection and appointment of county employees.

MAXIMUM CREDIT: 1%

- 4.8 County adopts a written drug and alcohol testing program that is consistent with federal and state statutes and court decisions. Policy contains the following elements:

- a. Pre-employment testing;
- b. Reasonable suspicion testing;
- c. Post accident testing in accordance with county policy;
- d. Random testing in accordance with federal regulations for drivers holding a Commercial Drivers License (CDL);
- e. Drug testing conducted at National Institute of Drug Abuse (NIDA) certified laboratories; and
- f. Return to work agreements are used appropriately.

MAXIMUMCREDIT: 3%

- 4.9 All supervisory personnel receive training, at least annually, on personnel policies and procedures. Written records are kept of all such training.

MAXIMUMCREDIT: 2%

- 4.10 County is represented at UACIM training seminars.

MAXIMUMCREDIT: 1%

- 4.11 County adopts policies and procedures addressing sexual harassment complaints. All county employees are trained when they are hired as part of the orientation process. County trains all employees including public safety volunteers and reserves at least annually about sexual harassment. This includes what sexual harassment is, how it can be reported and a strong statement that it will not be tolerated by or among county employees.

MAXIMUMCREDIT: 2%

- 4.12 County adopts a conflict of interest policy. Employees and members of the governing board, Planning Commission and Board of Adjustment receive annual training on policy. Written records are kept of all training.

MAXIMUMCREDIT: 1%

- 4.13 All personnel rules and procedures are reviewed annually to determine legality and compliance with state and federal law.

MAXIMUMCREDIT: 1%

§5 LAW ENFORCEMENT

MAXIMUM CREDIT: 16%

PREREQUISITE

- 5.1 Sheriff's Office adopts policies and procedures in the following areas:

- a. Use of force;
- b. Vehicle pursuits;
- c. Searches and seizures; and
- d. Arrest and custody of prisoners.

PROGRAM IMPLEMENTATION

- 5.2 All Sheriff's Office personnel receive annual training on all policies referenced in § 5.1 and on all Office-approved weapons;
MAXIMUM CREDIT: 5%
- 5.3 Each Sheriff's Office employee who operates an emergency vehicle successfully completes an Emergency Vehicle Operation (EVO) course in the same type vehicle operated by that employee for the county.
MAXIMUM CREDIT: 3%
- 5.4 The Sheriff's Office adopts a form of the Utah Jail Standards.
MAXIMUM CREDIT: 2%
- a. Inspections are conducted in conjunction with, and according to the schedule of the Utah Jail Commanders Association .
MAXIMUM CREDIT: 2%
- b. All jail personnel attend training approved by UACIM or the Utah Jail Commanders Association.
MAXIMUM CREDIT: 2%
- c. UACIM receives both a copy of the inspection results, and of a response detailing proposed steps to correct any inadequacies .
MAXIMUM CREDIT: 2%

§6 FIRE DEPARTMENTS MAXIMUM CREDIT: 8%

PREREQUISITES

- 6.1 The county properly documents the operational authority of the fire departments operating in the unincorporated areas of the County.
- 6.2 County fire departments operate within 29 C.F.R. § 1910.120 (1995), as required by Federal Law.

PROGRAM IMPLEMENTATION

- 6.3 County adopts written policies and procedures in the following areas:
- a. What fire protection services are provided, in what areas of the county.
MAXIMUM CREDIT: 1%
- b. Requirements for reporting of, and responding to, fires.
MAXIMUM CREDIT: 1%
- 6.4 All Apparatus Drivers maintain current certification with the Utah Fire and Rescue Academy.
MAXIMUM CREDIT: 2%

6.5 All fire fighters are fire fighter I certified.

MAXIMUMCREDIT: 2%

6.6 Fire Department follows manufacturer recommendations for use and maintenance of equipment and documents all such use and maintenance..

MAXIMUMCREDIT 2%

§7 TRAFFIC CONTROL DEVICES

MAXIMUM CREDIT: 6%

PREREQUISITES

7.1 At least one copy of the Manual on Uniform Traffic Control Devices (MUTCD) must be owned by the member and available to personnel responsible for placing and maintaining traffic control devices.

7.2 The member must maintain a written inventory of all traffic control devices (including signs, striping and guard rails) within the county. At least 98% of all signs must be included in the inventory to qualify.

PROGRAMIMPLEMENTATION

7.3 Inspection and Inventory Program. Regular inspections of all traffic control devices must be conducted at least quarterly. Inspection records reflect field conditions. County personnel can quickly locate specific signs on their inventories. A written record of the inspection of each sign must be made which indicates at least the following:

- a. Date of inspection;
- b. Name of person conducting the inspection;
- c. Condition of the sign; and
- d. Repairs or other work needed.

MAXIMUMCREDIT: 1%

7.4 Signage Compliance

MAXIMUMCREDIT: 4.5%

- a. Condition of Signage, i.e. signs are not: faded, bent, upside down, etc.

MAXIMUMCREDIT: 1.5%

- b. Location of Signage, i.e. signs are located according to MUTCD standards.

MAXIMUMCREDIT: 1.5%

- c. Visibility, i.e. visibility is unrestricted by buildings, poles, trees, bushes, etc.

MAXIMUMCREDIT: 1.5%

7.5 Emergency Response Program. The member must have established a written emergency response program to report and respond to reports of damaged or missing signs.

MAXIMUMCREDIT: .5%

a. Specific individuals must be assigned to receive reports of missing or damaged signs.

MAXIMUM CREDIT: .2%

b. County employees (particularly police and solid waste personnel must be trained or reminded at least annually to report damaged or missing signs.

MAXIMUM CREDIT: .1%

c. Written records must be kept of all reports of missing or damaged signs.

MAXIMUM CREDIT: .2%

§8 PARKS AND RECREATION

MAXIMUM CREDIT: 8%

8.1 All parks and recreation areas are inspected on a regular basis (at least twice a month from March through October). Written records are kept of the inspections and all necessary work and repairs.

MAXIMUM CREDIT: 1%

8.2 Play areas and playground equipment:

a. Located properly;

b. Meet standards set by Consumer Product Safety Commission;

c. Worn equipment is replaced;

d. Adequate cushion material is maintained under moving equipment;

e. Broken equipment and sharp edges are repaired or removed; and

f. Bolts or other fastening hardware are tightened or replaced.

MAXIMUM CREDIT: 2%

8.3 Recreational Facilities

a. Trees are maintained and pruned;

b. Bleachers are maintained and constructed with adequate top and end railings;

c. Chain link fencing is installed and maintained for backstops and in front of dugouts at ball diamonds;

d. Ball diamonds and play areas are maintained;

e. All facilities comply with applicable building code requirements;

f. Sprinkler boxes are at grade;

g. Storm drainage facilities do not present hazards;

h. Sidewalks are maintained;

i. Perimeter fences maintained;

j. Park benches, fireplaces and other facilities are maintained;

k. Electrical systems are properly maintained and switch boxes are locked;

l. Restrooms maintained;

m. ADA Signage in place;

n. Parking areas are safe; and

o. Bridges over ponds, streams and creeks are safe.

MAXIMUM CREDIT: 3%

8.4 Swimming Pools and Recreation Centers

- a. Swimming pools are properly secured to prevent unauthorized entry;
- b. Life guards are certified and on duty while the pool is in use;
- c. Employees who handle chlorine attend annual chlorine safety training, including training in proper emergency procedures;
- d. Swimming pool tile is in good condition;
- e. Drains are secured;
- f. No platforms or diving boards exceed one meter in height; and
- g. Appropriate signage with safety rules.

MAXIMUMCREDIT: 1%

8.5 Registration forms for participation in county-sponsored athletic programs or private programs played on county facilities contain UACIM-approved release. Copies are maintained by the county.

MAXIMUMCREDIT: 1%

§9 PLANNING AND ZONING

MAXIMUM CREDIT: 6%

PREREQUISITES

- 9.1. County properly adopts a General Plan in accordance with the Utah Code;
- 9.2. County properly adopts a zoning ordinance in accordance with the Utah Code;
- 9.3. County properly adopts a subdivision ordinance in accordance with the Utah Code.

PROGRAMIMPLEMENTATION

- 9.4. At least one member of the County Governing Body, Planning Commission and Board of Adjustment receive annual one-hour risk management training from UACIM (or other training pre-approved by UACIM).

MAXIMUMCREDIT: 4%

- 9.5. County attorney reviews all subdivision plats and all commercial and industrial site plans. Written records are kept.

MAXIMUMCREDIT: 2%

§10 USE OF COUNTY FACILITIES BY THIRD PARTIES

MAXIMUM CREDIT: 8%

- 10.1 County uses the Tenant User's Liability Program (TULIP) for each use of county owned, leased or controlled facilities.

MAXIMUMCREDIT: 6%

10.2 As an alternative to the requirements of § 10.1 (and for lower credit); the member county requires users to provide evidence of insurance to cover each activity and the policy names both the county and UACIM as additional insureds.

MAXIMUM CREDIT: 2%

10.3 County requires users to sign hold harmless agreements pre-approved by UACIM.

MAXIMUM CREDIT: 1%

10.4 County posts appropriate warning signs at all facilities used by the public.

MAXIMUM CREDIT: 1%

§11 SAFETY DEVICES
MAXIMUM CREDIT: 4%

11.1 A member county may apply for and receive credit for installing the following safety devices at county buildings:

- a. Automatic utility shut-off valves;
- b. Automatic closing devices in locations where fire doors are required by the Applicable building code; or
- c. Other devices approved in advance by UACIM.

INTEROFFICE MEMO

Date: January 10, 1996
To: L. Brent Gardner, UAC Director
CC: Brett Rich, UACIM Director
From: David L. Nelson, UACIM Loss Prevention Manager
Subject: 1996 Work Objectives

Brent, it is my goal during the year 1996 to accomplish the following:

1. Visit each member county **twice** yearly on a formal risk review. The visits will be separated by a six months period of time. Each visit will result in a written report of findings and recommendations which will be sent to the county commission or council. Follow-up notices will be sent to counties not responding to the report in a timely manner.
 2. Provide loss prevention training at least **once** during the year to all county drivers in each member county. This normally will be accomplished during the county risk review visits.
 3. Conduct loss prevention training **three** times during the year on a state regional basis. March, June and September have been identified as the months this will take place. The training at each of the three times will deal with a different topic.
 4. Provide loss prevention training for county attorneys at the annual UAC/SWAP meetings held in November.
 5. Meet with the commission or council of each member county at least **once** during the year. This normally will be accomplished during the county risk review visits.
 6. Attend at least **two** different conferences for my own professional self improvement and development.
 7. Initiate the meeting of the Personnel and Law Enforcement Loss Prevention Committees. They should meet at least **four** times (quarterly) during the year.
 8. Develop and implement a self inspection and/or evaluation program for member counties.
 9. Provide loss prevention material for the *Mutual Matters* newsletter. This is published **four** times per year (quarterly).
 10. Attend and participate in the annual Road School sponsored by the ULCT.
-

Date: January 23, 1997
To: UACIM Board of Directors
CC: L. Brent Gardner, UAC Director and Brett Rich, UACIM Director
From: David L. Nelson, UACIM Loss Prevention Manager
Subject: 1997 UACIM Loss Prevention Manager Work Objectives

It is my objective during the year 1997 to accomplish the following:

1. Visit each member county **twice** annually on a formal risk review. In 1997, concentrate on Public Safety facilities and operations. Consult loss trends for each county in order to guide the review and provide appropriate training and consulting. Reintroduce the Risk Management Premium Credit Program on the first visit. Complete a Premium Credit Analysis on the second visit. The visits will be separated by a six months period of time. Each visit will result in a written report of findings and recommendations which will be sent to the county commission or council. Follow-up notices will be sent to counties not responding to the report in a timely manner.

2. Provide loss prevention training at least **once** during the year to all county drivers in each member county. This normally will be accomplished during the county risk review visits.

3. Conduct loss prevention training **three** times during the year on a statewide regional basis. March, June and September have been identified as the training months. The training topic for each of the three months will be determined by UACIM Loss Prevention needs.

4. Meet with the commission or council of each member county at least **once** during the year. Discuss county loss trends and loss prevention needs. This normally will be accomplished during the county risk review visits.

5. Initiate the meeting of the Personnel and Law Enforcement Loss Prevention Committees. They should meet at least **four** times (quarterly) during the year.

6. Implement a self evaluation program for member counties.

7. Provide loss prevention material, as necessary, for the UACIM *Mutual Matters* newsletter. This is published **four** times per year (quarterly).

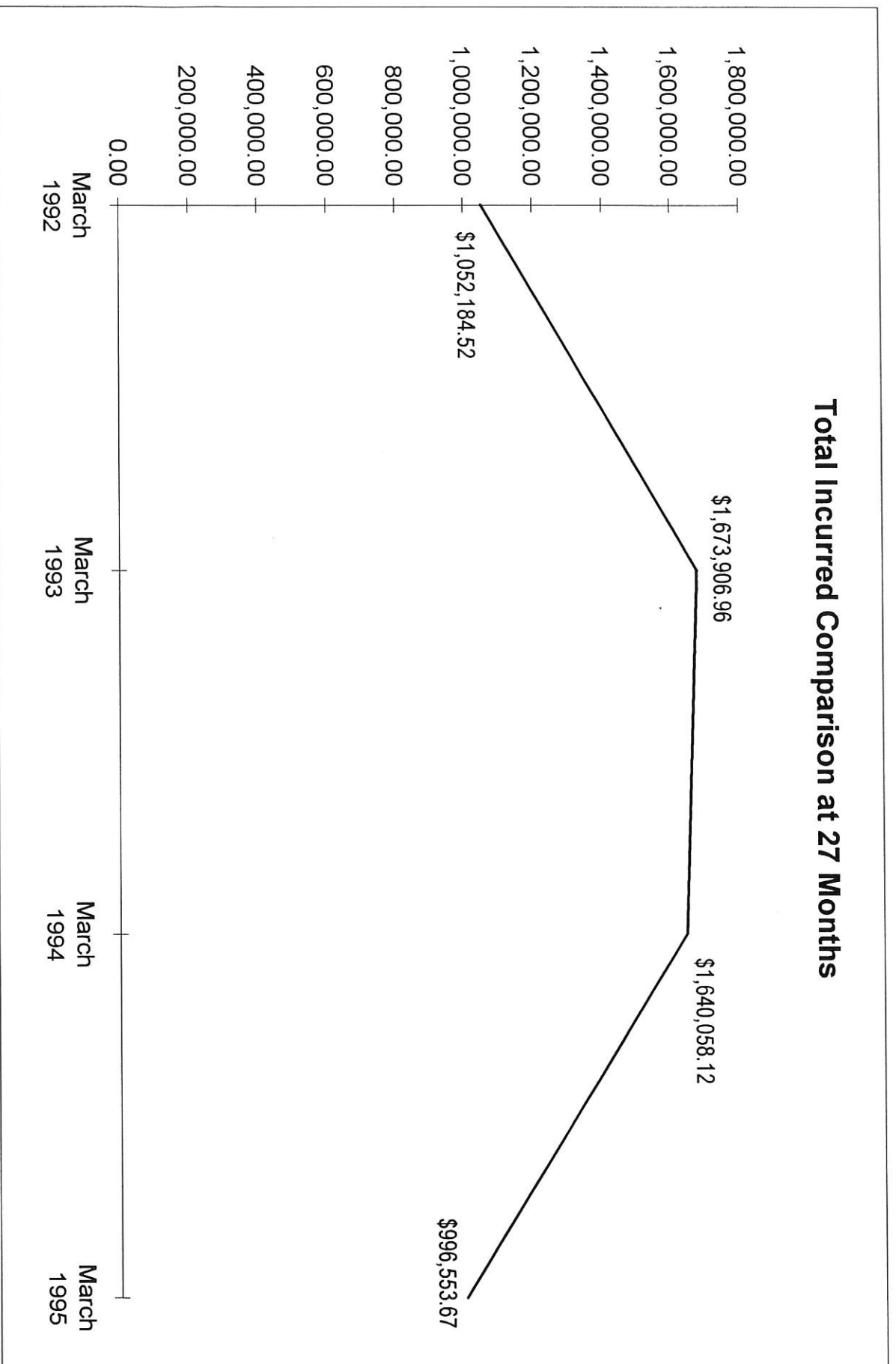
8. Attend and participate in the annual Road School sponsored by the ULCT.

9. Attend at least **two** loss prevention related conferences for my own professional certification requirements, self improvement and for the benefit of UACIM Loss Prevention.

10. Make attempts to enlarge upon the loss prevention lending library and obtain code books needed for risk review report referencing.

UAC Insurance Mutual

Total Incurred Comparison at 27 Months



UAC Insurance Mutual

Total Incurred Comparison at 15 Months

